NEARLY \$8,000 SHORT.

The Manufacturers' National Bank of Wil-

Hamsburgh Robbed.

E. Austin Leitch, until three months ago

cookkeeper in the Manufacturers' National Bank, at 72 Broadway, Williamsburgh, is said to be \$7,800 short in his accounts. The defalca-

tion was not discovered until a week ago, and, although the officials of the bank are reticent

about the affair, it was learned from reliable

authority last night that a warrant for the ar-

rest of Leitch and a depositor who was impli-cated in the defalcation will be applied for in

Leitch lives at 155 Washington avenue, and

through the acquaintance of his mother, who is

now dead, and of his sisters with the family of

the President of the bank, John Loughran, the

latter appointed Leitch a clerk four years ago. Previous to that time Leitch was a clerk in the

Brooklyn Post Office. Mr. Loughran had also

to a fear that a change of Postmasters would

put him in the bank. By strict attention to his

duties Leitch worked his way up, and about two

years ago was made a bookkeeper, and took

charge of some of the depositors' accounts. A

TAX VALUATIONS FOR 1895.

A Large Increase Due to Improvements

and Appreciation of Realty. President Edward P. Barker of the Department of Taxes and Assessment said yesterday with reference to the probable assessment fig-

ures for 1895, which will be made public in Jan-The work is far enough advanced to enable us to say that a very decided increase of valuation, due solely to new buildings, will be placed to the credit of the administration of the incoming Mayor when the books are opened next

month. The amount of increase of appreciation cannot now be closely estimated, and the result

from personal tax is beyond the calculation of any man. Still, for the coming year, a decrease

in personal tax may be justifiably anticipated.

allegation frequently made that real estate valuations are increased for the purpose of affect

ing the tax rate. They have not been increased

for that purpose since I have been a Tax Com-

missioner, nor do I believe they were ever so

increased prior to my coming. I have examined

increased prior to my coming. I have examined carefully each year's real estate valuations since 1826, and the only thing I can find is that in 1836 a phenomenally large increase occurred, and in the following year it fell off heavily, and, in fact, did not regain and equal the valuation of 1836 until fifteen years later, and from that time until this the increase has been almost continuous. The increase of the real estate assessments for 1836 over those for 1835 was \$30,000,000. The decrease in 1837 was \$37,000,000.

"The public does not appear to take notice of the addition of \$67,969,492 to our assessed real estate values this year by the State Board of Fqualization under the claim that our valuations are too low. This alone should be sufficient to disprove the cry that has been made that real estate values have been increased for the purpose of decreasing the tax rate."

LOST A COOL THOUSAND.

. tant Brintive of the Whrelman. PATCHOGUE, L. I., Dec. 2.-Charles Zimmer-

ecured this place for the man, and it was owing

ause Leitch to lose his place that Mr. Loughran

the Lee Avenue Police Court to-day.

HE SAYS HE HAS RECEIVED MORE THAN 500 "MESSAGES."

Are Yet Coming to Him from the Mahntman-Whenco or How, He Will Not Bay - Even the Communication Which Mere Follows Is Inspired, TO THE EDITOR OF THE SUN-Sir : On Nov. 23 you devoted four columns of your editorial page o me, to the Theosophical Society, and to Mahatmas," spreading before your readers so much that I would ask the favor of some space in your pages for a reply. It seems best to give ou a copy of the reply sent to the London

that with these few preliminary words: These three questions have been raised: (1) Have I been hoazing the society by bogus "messages from the Mahatmas"? (2) Are there any such beings and what are they? (3) Do the prominent Theosophists live by or make money out of the Theosophical Society?

Westminster Gazette, and to ask you to insert

The last question is easily answered. No money is made; the entire work is a dead monetary loss to all of us; this is too easily proved to merit more words. The conclusion the worldly man will reach is that we are a lot of fanatics who are willing to spend all our money for a movement which destroys personal gain and glory; which makes all men appear as equally souls, thus destroying the power of the priest in earth or heaven, bringing the monarch and the proud to the same place as the beggar and the humble, if such be needed for discipline; which insists on universal brotherhood as a fact in nature due to the essential unity of all men; which says to every man that he is God in truth but admit it; which explains the mystery of life and the cause, with the cure, of sorrow. Let us be such fanatics as this, but do not try to show that we are working for money

A few notes on letters of mine are brought forward by those who cannot give any expert testimony on matters too occult for the eye, and it is said that because those notes are on my letters therefore they are out of my brain, mere jokes of a passing hour, and that they never smanated from a Mahatma. I grant that in a court of law I could not prove they were from a Mahatma. But I most emphatically deny that they are hoazes of mine. The fact is that I have sent probably 500 or more "messages from the Masters" to various persons all over the world during the last nineteen years; they cannot be traced. They are incorporated in letters written by me, in my hand, among the sentences of the letters and never named as being such messages to those who received them. This has not been alleged against me, but I now give it out freely as a confession, if you please to so term it. But I have not tried in any way to manage the society by such messages.
Suppose the charge if for the nonce admitted,

what do we find? This curious fact, that al-though I know many men of large means who would believe me were I to hand them 'message from the Masters," and who would give money for those, I have never done so, and never tried at any time to gain either power or money thus, when all the time the society needs money. A person engaged at any time in the giving out of bogus messages would do it where it would be most useful in a worldly way. But here there is no such thing. What motive is there then and what consistency of pretence can be found? A great howl has been raised over a few personal messages and one relating to the retention of Col. Olcott in office, and all the time the other five hundred messages are unknown and unfound. It seems to me the hoax is in the nature of self-delusion among those who hunt for hare's horns. They strain at the letter and miss the truth all the time before them. I wrote to the editor of the Westminster Gazette as follows:

the truth all the time before them. I wrote to the editor of the Westminster Gazette as follows:

Sir: At the time your articles directed against the Theosophical Society under the above title were appearing I was lecturing in the country, and only within a few days have I seen your last numbers. Time is required for writing on such a subject, and at this distance from London I cannot be accused of much delay. With the greatest interest and amusement I have read your iong series of articles. The writer is an able man, and you and he together constitute one of the advertising agencies of the Theosophical society. The immense range of your notices cannot be well calculated, and very truly we could never pay for such an advertisement. Do you mind keeping this part of my letter as all the remuneration we can give you for the work done by you in thus advertising the movement and bringing prominently to the notice of your public the long-forgotten but true doctrine of the possible existence of such beings as Prof. Huxley says it would be impertinent to say could not exist in the natural order of evolution? And while I look at it all as an advertisement, I cannot admire the treason developed therein, nor the spiteful, unworthy tone of it, nor the divergence from fact in many cases when it suited the purpose, nor the officious medding in the private affairs of other people, nor the ignoring and falsification in respect to possible motive, made out by you to be gain by some of us when the fact is that we are all losers of money by our work. That fact a candid person would have stated and marveiled at it that we should be willing to slave for the T. S. and always spend our money. Such a person would have given "the devil his due." You have suppressed it and ited should it, and hence it is not admirable in you, but is quite mean and low. You advertise us and then try to befoul us. Well, we gain by the advertisement and the course of time will wipe off the small stain you try to paint upon us. When you and your ready write

ings I have not, but to show that our faulty law and so-called justice do sometimes right some wrongs.

Let me first emphatically deny the inference and assertion made by you that I and my friends make money out of the T. S., or that the organization has built up something by which we profit. This is untrue, and its untruth is known to all persons who know any thing at all about the society. No salaries are paid to our officers. We support ourselves or privately support each other. I have never had a penny from the society, and do not want any. The little magazine, the Path, which I publish here in the Interest of the society, is not supported by subscriptions from members, but largely by others, and it is kept up at a loss to me, which will never be paid. I publish it because I wish to and not for gain. Thousands of dollars are expended in the T. S. work here each year over and above what is expended in the the work. Where does it come from? Out of our private peckets, and if I had a million I would spend it that way. My friends and myself give our money and our time to the society without hope or desire for any return. We may be fanalica-prohably are—but it is false and malicious to accuse us of using the society for gain. The only payment we get is the seeing every day the wider and wider appraid of theosophical theories of life, man, and nature. I am ready to submit all our books and vouchers to any auditor to support these statements. And you were in a position to find out the facis as I have given them.

It is also absolutely untrue, as you attempt to

ers to any auditor to support these statements. And you were in a position to find out the facts as I have given them.

It is also absolutely untrue, as you attempt to show or infer, that the society grows by talking of the Mahatmas or Masters, or by having measures sent round from them. The movement here and elsewhere is pushed along the line of philosophy, and each one is left to decide for himself on the question of the Mahatmas. "Measures from the Masters" do not go flying round, and the society does not flourish by any belief in those being promulcated! Nor am I, as you kint, in the habit of sending such measures about the rocaty, nor of influencing the course of affairs by using any such thing. Send out ami ask all the members and you will find I am correct. It is true that those Masters tell me personally what I am to do and what is the nest course to take, as they have in respect to this very letter; but that is solely my own affair. Could I be such a fool as to tell all others in go by what I get for my own guidance, knowing how weak, suspicious, and malicious is the human nature of to day? You are on the wrong these, my friend.

you intend to accuse him and her of going into

complicacy against me.

There are two classes of "messages from the Masters" charged to me by you and that small section of the I. S. members who thought of try mine to the other of messages banded to Mrs. Besant and Col. Olcott and enciosure found in a letter to Col. Olcott and enciosure found in a letter to Col. Olcott and enciosure found in a letter to Col. Olcott from a man in California.

I have never demied that I gave Mrs. Besant messages from the Masters. I did so, They were from the Masters. Is admit that, but simply takes on herself to say that the Masters did not personally write or precipitate them. According to herself, then, she got from me genuine messages from the Masters, but she says she did not like them to be done or made in some form that she at first thought they were not in. I have not admitted her contention; I have simply said they were from the Masters, and that is all I now say, for I will not tell how to be the collective form in which such a message is is of no consequence. Let it be written by your M. Garrett, or drop out of the misty air or come with a clap of thunder. All that makes no clifference, save to the vulgar and the ignorant. The reality of the message is to be tested by other means. If you have not those means you are quite at sea as to the whole thing. And all this I thought was common knowledge in the theosophical world. It has long been published and explained.

One of those messages to Mrs. Hesant told her not to go to india that year. I got it in California, and then telegraphed it to her in substance, later sending the paper. I had no interest in not having her go to finds that year, but knew the would go later. The other messages were not not from the Master are welcome to doubt these things, by explaining all she was supposed to know. Those who think these messages were not not from the Master are welcome to doubt these things, by explaining all she was supposed to know. Those who think these message were not not from the Master are welcome to doubt these things

letter to Col. Olcott was opened in India by some other person before being sent to Col. Olcott. You can make whatever inference you like from this.

Your statement about putting a question in a cabinet for an answer when I stayed in the room and Mrs. Besant went out is false. No such thing took place. I deny that there was any such thing as a reception of "answers in a sealed envelope in a closed drawer." That is supreme bosh from beginning to end, and cannot be proved by anybody's testimony unless you will accept perjury.

At the same time I can now say, as the sole authority on the point, that several of the contested messages are genuines ones, no matter what all and every person, theosophistor what not, may say to the contrary.

You have much talk about what you say is called the "Master's seal." You have proved by the aid of Col. Olcott that the latter made an imitation in brass of the signature of the Master, and gave it to H. P. H. as a joke. You trace it to her and there you leave it, and then you think I am obliged to prove I did not get it, to prove negatives again when it has never been proved that I had it. I have long ago denied all knowledge of the Master's seal, either genuine or imitated. I do not know if he has seal; if he has I have not yet been informed of it; the question of a seal owned by him as well as what is his writing or signature are both still beclouded. None of the members who have been in this recent trouble know what is the writing, or the seal, or the mark of the Master. It was long ago told by H. P. B. that he so-called writing of the Master was only an assumed hand, and no real knowledge is at hand as to his having a seal. I have seen impressions similar to what dyou have reproduced, but it is of no consequence to me. If there were a million impressions of the Master was only an assumed hand, and no reals now well and what is not a genuine message. Seals and ciphers do not validate these things. Unless I can see for mysuled to the provide the message. Seals and ciphers do not

some into labored arguments to show the value of such a thing, but I did not. The whole matter of this so-called seal is so absurd and childish that it has made me laugh each time I have thought of it.

Now I can de no more than deny, as I hereby do absolutely, all the charges you have been the means of repeating against me. I have known of them for about two years and a half. My denial is of no value to you; nor to those who think there is no supersensual world; nor to those who think that because conjurors can imitate any psychical phenomenon therefore the latter has no eristence; nor to those who deny the possibility of the existence of Mahatmas, or great souls. These things are all foolishness to such persons, and I am willing to let it stay that way. Were I to go into all the details of all the messages you refer to, and were I to get from those who know, as I can, the full relation of all that is involved in these messages on my letters which I saw after the July "investigation" was ended, I would be opening the private doors to the secret hearts of others, and that I will not do. Already I know, by means not generally accessible, altogether too much of the private hearts of many of these people, and have no desire to know more.

Some of the matters you cite are related to a private body once called the Esoteric Section, which is protected nominally so, it seems, among your informants—by a piedge. The breaking of tha thy others gives me no right to add to their breakin. I cannot, like Mr. Old and others more prominent, violate the confidence of others. His rewelations cannot be analyzed by me in public. He is in the position of those Masons who have a tempted to reveal the accrets of Masonry, and other the public has instead to a lifar of touch who have a non-payer and that they are appropriated to a large of touch who have a non-payer in two there are also and the second the private has been public has instead to a lifar of touch who have a non-payer in the protect of all the protect of the present in th

No Money Down

J. & S. BAUMANN'S

AMERICA'S GREATEST CREDIT HOUSE.

Everything for Housekeeping.

Furniture, Carpets, Bedding, Lamps, Baby Carriages, Olicloths, Stoves, Pictures, Clecks, Pertieres, Greckery, Refrigerators and Tinware. THOSE WHO CANNOT FAVOR US WITH A CALL CAN WRITE US OF ANY PROPOSITION OF TERMS THEY WISH TO SUBBIT AND WE WILL GIVE THE SAME OUR PROMPT ATTENTION.

We Allow the Railroad Pare Both Ways to Out-of-Town Boyers

8th Ave., Cor. 19th St.

and ends with myself, and that the committee could not make any decision at all, but would have to leave all members to judge for themselves. To arrive officially at this I would have to put many persons in positions they could not stand, and the result then would have been that far more bad feeling would come to the surface. I have, at least, learned after twenty years that it is fruitless to sak Judges, who have no psychic development, to settle questions, the one-half of which are in the unseen realms of the soul, where the common law of England cannot penetrate.

where the common law of England cannot penetrate.

The "messages from the Masters" have not ceased. They go on all the time for those who are able and fit to have them. But no more to the doubting and the suspicious. Even as I write they have gone to some, and in relation to this very affair and in relation to other revelations and pledge-breakings. It is a fact in experience to me and to friends of mine who have not had messages from me that the Masters exist and have to do with the affairs of the world and the theosophical movement. No amount of argument or Maskelynish explanation will drive out that knowledge. It will bear all the assaults of time and foolish men. And the only basis on which I can place the claim of communications by the Masters to me, so far as the world is concerned, is my life and acts. If those for the last twenty years go to prove that I cannot be in communication with such beings, then all I may say one way or the other must go for naught.

Why so many educated Englishmen reject the

cannot be in communication with such beings, then all I may say one way or the other must go for naught.

Why so many educated Englishmen reject the doctrine of the perfectibility of man, illustrated by the fact of there now existing masters of wisdom, passes my comprehension, unless it be true, as seems probable, that centuries of alsvery to the abominable idea of original sin, as taught by theology (and not by Jesus), has reduced them all to the level of those who, being sure they will be damned any way, are certain they cannot rise to a higher level, or unless the great god of conventionality has them firmly in his grasp. I would rather think myself a potential god and try to be, as Jesus commanded, "perfect as the Father in Heaven"—which is impossible unless in us is that Father in essence—than to remain darkened and enslaved by the doctrine of inherent original wickedness which demands a substitute for my salvation. And it seems nobler to believe in that perfectibility and possible rise to the state of the Masters than to see with science but two possible ends for all our toll—one to be frozen up at last and the other to be burned up—when the sun either goes out or pulls us into his flaming breast.

NEW YORK, NOV. 26, 1894.

MRS. GILES IN JAIL.

What She Had to Say About the Rev. Mr. Wilson in Court.

Mrs. Mary Giles of 245 West Seventeenth street, who was arrested on Saturday night by Court Officer Bernard Connolly, after a chase ver roofs, was in Jefferson Market Court yesterday morning with her husband, who was also a prisoner, and her five children. Mrs. Giles was arrested on a warrant sworn out by a man calling himself a detective, who says he is Harry Leonard of Bayonne, N. J. In his affidavit Leonard declares that he took rooms in Mrs. Giles house last October, and that the place was disorderly.

When arraigned before Justice Voorhis Mrs. Giles said the charges were trumped up by the Rev. John A. B. Wilson, paster of the Eighteenth Street Methodist Church. She delares that Mr. Wilson is trying to get her sent to prison so she will be out of the way when her to prison so she will be out of the way when her suit for \$10,000 against him comes up. This suit, Mrs. Giles asys, is one for libel, arising out of a sermon Dr. Wilson preached from the pulpit some time ago, accusing her of keeping a disorderly house. The suit will come up next week. Mrs. Giles added:

Ever since I refused to lie and say that I had paid Capt. Donohue money that preacher has been after me. He is just trying to be like Parkhurst, but he hasn't got the brains. I know what kind of a man he is. Look at this letter I got. There read that. I did not ask for that man to send me the letter at all. He just read about my case.

man to send me the letter at an department about my case."

Mrs. Giles then handed around a letter purporting to be written by the son of a Methodist minister named T. O. Ayres, in which Mr. Wilson was accused of various offences. The writer's animus was manifestly due to Mr. Wilson having, in his opinion, caused his father's removal as Presiding Elder.

Despite her protests as to the good character of her house, Mrs. Giles was held in \$500 for trial. Her husband, who was charged with helping her clude the policeman on Saturday

helping her clude the policeman on Saturday night, was discharged. He went out to get bail for his wife, but could not succeed, and returned later to see his wife locked up. Mrs. Gilea's five children, with the exception of the youngest, who is one year old, were taken care of by the

who is one year old, were taken care of by the Gerry society.

The Rev. Dr. Wilson, when a copy of the Ayres letter was shown him, said that Bishop Fowler and not he had caused Ayres's removal, and that he had procured the indictment of a Delaware editor for printing libels originated by the deposed minister's sons. He denied having simed at Mrs. Glies in his sermon, and said that Leonard was getting nothing for his services. He declared that Mrs. Glies's story that he had tried to get her to swear she yaid money to Capt. Donohue was untrue.

A NEW PASTOR FOR BROOKLYN.

The Rev. Dr. Ellis of Baltimore Called to the Washington Avenue Baptist Church, The announcement yesterday that the Rev. Dr. F. M. Eilis, paster of the Eutaw Place Baptist Church in Baltimore, had decided to accept a call to the vacant pulpit of the Washington Avenue Baptist Church in Brooklyn, was a very gratifying piece of news to the congregation of the latter church, which has been without a regular pastor for nearly two years. Three previous calls had been extended to Dr. Ellis by the Washington avenue church and declined. Dr. Ellis paid a visit recently to Brooklyn, and preached the Thanksgiving Day sermon in the Washington Baptist Church. The call was renewed, and before his departure for Baltimore, Dr. Ellis, it is understood, agreed to accept it. Despatches from Baltimore yeaterday said that there was no doubt whatever that Dr. Ellis would resign the pastorate of the Eutaw place church and go to Brooklyn. There was a further statement that his resignation was the result of a disagreement with one of the wealthiest and most influential members of the church. Dr. Ellis has been pastor of the Eutaw place church for the past ten years, and has been regarded as one of the leading ministers in Baltimore. The Washington avenue church is the largest and wealthiest of the denomination in Brooklyn. Dr. Ellis is said to been a close resemblance to John Wanamaker of Philadelphia. Brooklyn, and preached the Thanksgiving Day

LUCKY BOYS.

They Win Chickens at a Haffe, and, by Their Exuberance, Scare Away Surgiars. HILLSDALE, N. Y., Dec. 2 -A raffle for chickens was held at Charles Bader's Hotel in Pearl River, about six miles north of this place, last night. William Serven, who keeps a large country store and lumber yard, gave money to some boys and told them to go to the raffic and throw the dice for him. They had very good luck, and won two pairs of chickens with Serven's money and started to deliver them about 11:30 in the evening. When they ar-rived at Serven's house they rang the bell, and, feeling proud of their luck, made a good deal of

noise.

As Serven was aroused out of his sleep he heard a noise down stairs as if some one was moving around in the house. He thought, however, it was the boys outside, whose votes he recognized. He took a light and went down stairs. He found that burgiars had ransacked the wbole lower part of the house. All the silverware had been wrapped up in a table cloth and was lying on the dining room table. He founds altohen window and the back door open. The thieves evidently had been frightened away by the arrival of the boys.

Brooklya Elks at Church.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

But you were right when you said that kirs.

That is true, and Mr. Chekravarit, whom you have the first that a large shale of the counting to the said to have had a large shale of the counting to the said that the committee of honor the said that the committee of honor the said that the committee of honor the said of the said the committee of honor the said of the said the committee of honor the said of the said of the said of the said the committee of honor the said of the

THE ANNUAL REPORT OF THE COMP TROLLER OF THE CURRENCY.

te Favors the Reference, of the Whole Question of Banking and Currency to a Commission, and Suggests a Plan by Which the Covernment Will Be Wholly Free from the Direct Issuing and Redesmine of Nates - Banks to Issue Notes with Their Assets for Security.

WASHINGTON, Dec. 2,-"Suggestions have

een received," says Comptroller of the Currency Eckels in his annual report, which will be submitted to Congress to-morrow, "from many sminent financial sources that the whole question of a banking and currency system ought to be referred by Congress to a commission, to be created by law, appointed by the President and clothed with proper authority. A commission non-partisan in its character, composed of men of eminent abilities, could unquestionably devise a currency system sound in every part, and one which would commend itself to every interest of the country. It could largely take the question out of politics and have it considered simply in its business aspects and upon merit alone; but if the present Congress is to enact a law upon the subject the appointment of a com-mission could avail nothing. If, however, nothing more definite can be accomplished, the question of the creation of such commission ought to be considered and acted upon."

The report also gives full information in regard to the organization, supervision, and liquidation of the national banks for the year ended Oct. 31, 1894. It shows that during this period only fifty banks were organized, with a capital stock of \$5,285,000, the smallest number chartered, as well as the minimum amount of capital, in any one year since 1879. Of these new banks twenty-seven are in the Northern and Eastern States, ten in the Southern States, and thirteen in the Western or trans-Missis sippi division. The charters of forty-one banks were extended during the year, having an aggregate capital stock of \$5,142,000 and a circulation of \$1,873,050. Ten banks, with a capital stock of \$1,375,000, which were in the hands of receivers at the date of the last report, resumed business during the year, and the charters of six, with a charge of some of the depositors' accounts. A year ago last June Leitch became careiess in his duties and was discharged. Through the intercession of Leitch's sisters Mr. Loughran reinstated him.

He became careless again last August, and for the second time lost his place. A young man, mamed James McNeeley, succeeded him, and he began to go over Leitch's accounts. McNeeley soon came across discrepancies and called the attention of the chief bookkeeper to them. A thorough investigation was begun, when it was found that a shortage of \$7.800 existed. What followed was told to a Sun reporter by Mr. Loughran yesterday. capital stock of \$665,000 and circulation amounting to \$283,950, expired by limitation, five of which were succeeded by new associations with a capital stock of \$600,000 and circulation amounting to \$92,250.

On Oct. 31, 1894, the total number of national

banks in operation was 3,756, with an authorzed capital stock of \$672,871,365, represented by 7,955,076 shares of stock, owned by 287,842 hareholders. On Oct. 2, 1894, the date of their last report of condition, the total resources of the banks were \$3,473,922,055.27, of which their loans and discounts amounted to \$2,007,122,191.30, and money of all kinds in bank \$422,428,192.45. Of their liabilities \$1,728,418,819.12 represented individual deposits, \$334,121,082.10 surplus and net undivided profits, and \$172,331,978 circulating notes outstanding. The total circulation of national banks on Oct. 31, 1894, amounted to \$207,472,603, a net decrease dur-

attention or the chief bookkeeper to them. A a thorough investigation was begun, when it was found that a shortage of \$7.800 existed. What followed was told to a SUN reporter by Mr. Loughran yesterday.

"As soon as the shortage was discovered," he said, "I sent Mr. McNeeley to Leitch's house to have Leitch come to the bank liwanted to see thim. Leitch sent back word that ne would never go to the bank again, but would meet me anywhere else. I arranged to have him call at my house last Wednesday night. In the presence of the cashler of the bank, Mr. Disbrow, Leitch said that in June, 1893, Issae S. Moog, who, with his father. Simon Moog, is in the horse exchange business at Graham avenue and Scholes street, came to him in a hurry and saked him to let him draw a big check that day, for which he would make good before the bank closed at 3 o'clock that afternoon. Leitch said that he compiled with Moog's request, but that Moog did not make good the amount that day. According to Leitch, he was at Moog's mercy, and the latter kept adding to the defalcation, always promising to pay up. He never did so, and the amount got up to \$7.800. Leitch told me and Mr. Disbrow that he never benefited by these improper transactions, but to McNeeley Leitch said that he often used horses and wagons of the Mooga and had also received from young Moog \$200, for which he had given a note.

"From what Leitch said Moog began with small amounts. If he deposited \$200 Leitch would put that amount in the cash book and charge up \$500 in the ledger. When the amount reached \$7.800 it was charged to an inactive account of \$40,000 carried by one of the bank's customers. As this account had not been touched for years, suspicion was excited at once. Since Leitch has made that statement to me and Mr. Disbrow, as well as to Mr. McNeeley, he has denied that he told us sverything I went to the bank the next slay and sent for Moog, but he didn't come, and then I sent for his father, who said he would try to raise the amount of the bank is \$10.000, on Jay s lation of national banks on Oct. 31, 1894, amounted to \$207.472,603, a net decrease during the vear of \$1,741,563 and a gross decrease of \$8,614,894 in circulation secured by bonds.

Buring the year seventy-nine banks, with an aggregate capital stock of \$10,475,000, passed out of the system by voluntary liquidation; twenty-one, including two which failed in 1893, with a capital stock of \$2,770,000, became insolvent and were placed in charge of receivers.

A comparison is made of the operations of the year just closed with the statements contained in the report of the Comptroller for the previous year, which shows that the number of new banks organized decreased sixty-nine, voluntary liquidations increased thirty-three, the number of receivers appointed decreased forty-four, extensions of corporate existence increased one, expirations of charters by limitation increased two, the number of banks organized to succeed expiring associations increased one, and the total number of active banks decreased forty.

A batracts of reports made in response to the five cails required by law are furnished by the Comptroller. Indicating the changes in the status of the banks at different periods throughout the year, and for the purposes of comparison, similar information is given for the previous year. These reports show that individual deposits declined from \$1,764,456,177 in December, 1892, to their lowest point, \$1,851,124,-30, in October, 1893, and between the last named date and Oct. 2, 1894, steadily increased.

The specie held by the banks on Dec. 9, 1892, and are sched on the latter date \$1,728,418,819, or \$30,000,000 less than in December, 1892, the highest point reached during the two years named.

The specie held by the banks on Dec. 9, 1892, and the creased theresiter to \$237,250,654 on Oct. 2, 1894.

The series and dividends paid by the banks between March, 1809, the date earnings and dividends were first reported to the office, and March, 1894, its shown to be \$44,355,814 and the creased theresiter to \$237,250,654

8.5. The net earnings during the past year have amounted to only 5.6 per cent, and dividends to 5 per cent, the smallest percentage of dividends ever paid by the banks, and the percentage of earnings falls below all the years except 1878 and 1879.

"I would like to say something regarding the

\$60,000.000. The thereof that the total increase of valuations should be divided into that for improvements and that for appreciation. The increase for real estate valuations for 1854 was \$50,475,342. Of this increase \$28,883,000 was for new buildings, and \$21,592,342 was for appreciation.

nan is a distant relative of "Zimmy" the famous wheelman. Recently he inherited a small fortune. Just before Thankagiving he received a payment of \$973 on a mortgage, which with other money he had with him, made up a cool thousand. With this roll in his pocket he visited Jones's Hotel just before dark on Thanksgiving Day. He treated acceral friends with some loose change. He showed his roll, however.

ECKELS'S BANKING SCHEME | Holiday Presents:

Some quite inexpensive; others elaborate. Although the duty on Diamonds has been

A. FRANKFIELD & CO.,

JEWELERS AND IMPORTERS, 52 West 14th St. Open evenings until Christmas.

amendment engrafted unless such amendment will work out better results than flow from the existing order of things."

The Comptroller suggests the maintenance of a safety fund, to be provided by graduated taxation upon the outstanding circulation of the banks until the same shall be equal to not less than five per cent, of the total of such outstanding circulation, this fund to be held by the Government as an agent only, and for the purpose of immediately redeeming the notes of insolvent banks. It is immediately to be replenished out of the assets of the banks, on which it shall have a first and paramount lien, and from assessment to the extent of the double liability on the shareholders.

"The general Government," he says, "ought to be wholly free from the direct issuing and redeeming of notes to pass as money among the people. No Government has every yet successfully engaged in so doing, and the experience of the Government of the United States has proved no exception to the rule. The general cost and loss entailed upon the Government, and the repeated perions of uncertainty as to the Government credit and the stability of our monetary system, have been so great as to make the legal tender and Treasury issues of 1890 one of the extraordinary burdens placed upon the people. The issues ought to be redeemed and cancelled, and the Government thus enabled to retire from the banking business, a business for which it is so poorly equipped.

"In the light of the present condition of the

and the Government thus enabled to retire from the banking business, a business for which it is so poorly equipped.

"In the light of the present condition of the Government's finance," Mr. Eckels says, "that which ought to have been done when there was a surplus in the Treasury cannot now be undertaken, and the same conditions must continue to weaken the country's credit and plague the lines of business, unless a means is devised for removing these issues from the channel of current redemption until such time as the Government finds itself in a position to do that which at first was the intent of all—gradually redeem and cancel them.

"If the franchise is granted the banks of issuing circulating notes against their assets, instead of against a bond security, it is suggested that the lanks in return should recompanse the Government by relieving the Treasury Department of the current redemption in coin of the present Treasury issues. The ultimate redemption, of course, must fall upon the Government, but the embarrassment does not arise from their ultimate, but from their current, redemption.

"It is therefore suggested that if Congress

mate redemption, or course, must rail upon the Government, but the embarrassment does not arise from their ultimate, but from their current, redemption.

"It is therefore suggested that if Congress shall repeal the provisions of the present act requiring the national banks to make a deposit of Government bonds in order to secure circulating notes, and substitute therefor a provision giving them instead the right to issue the same against their assets, it incorporate therein, and as a part thereof, that as a percequisite to so doing the banks be compelled to deposit with the Treasurer of the United States legal tender issues, or issues under the act of 1890, equal in amount to the difference between the percentage of their capital stock of issues granted against their assets and the total of such capital stock. The deposits thus made ought to remain with the Treasury until the bank ceased, either through voluntary or involuntary liquidation, to do business, and in either case the Government ought to then redeem and cancel such Treasury issues deposited. It is only by such deposit during the life of the bank that the issues named can be removed from current presentation for redemption.

"As against this deposit of legal tenders and Treasury notes so made there should be issued to the banks, doilar for gollar, national bank notes, either of the same or different design, as might be deemed best, that thus the volums of the currency as it is now contributed to by the issues of the Government should not be contracted, so long at least as the banks making such deposits are in existence. The percentage of the bank notes issued against this deposit should be free from any taxation imposed upon circulation, and ought to be used as a part of the law should make it incumbent upon the banks of deposits with the Treasurer for the current redemption of such notes, gold coin, to an amount necessary to make sure their current redemption."

ANOTHER BIG HOTEL.

A big hotel is to be put up at the northwes

The main entrance will be on Forty-second street.

The Hotel Wellington site was purchased two years ago from Joseph Stickney by Messre, hawk & Wetherbee and Joseph Hersdorfer, a butcher at 196 Fulton street, for \$650,000. It is now reported that Congressman James J. Belden of Syracuse, the chief owner of the Windson, has assumed control of the property and will advance the money for the erection of the hotel.

Two Lives Lost at a Fire.

PORT JERVIS, Dec. 2.- The cottage at Sawkill

Gien, four miles from Northford, Pa., owned un-

til recently by Capt. Gastlin of the New York police force, who for several years made it his summer residence, was burned at 4 o'clock this

house and farm were owned by a German of the

name of Grobe. The noise of a child awakened

name of Grobe. The noise of a child awakened the inmates, seven in number, and they all escaped. Lais, a son-in-law of Grobe, returned to the house to secure some money and papers and was suffocated by the smoke. Grobe ventured in the burning building to rescue him and he also was overcome. Immediately after Grobe entered the building the floor supports gave way and the unitie structure cellapsed. The bodies, were recovered, but were burned beyond recognition, frobe was 40 years of age and Lais was 28. There was nothing saved from the house, and the inmates escaped only in their night clothes.

Bishop Potter to Receive at the Cathedral Bishop Potter will hold a reception to-morro afternoon at the Cathedra! Mission, formerly

the old Epiphany House, 130 Stanton street. He has reorganized the working staff of the mis-

sion by placing it under the immediate manage-ment of the Rev. Dr. Charles C. Tiffany, arch-

ment of the Rev. Dr. Charles C. Tiffany, archdeacon of the diocese: the Rev. George F. Nelaon, superintendent or the Episcopal City Mission Society; the Rev. Francis R. Bateman, and
the Rev. Raiph H. Baldwin. The public is invited to inspect the benevolent and educational
work carries on there. This work includes
a kindergarten, sewing school, dc. The kindergarten is said to be the largest in the city,
An employment bureau is also connected with
the place, under the care of the Brotherhood of
St. Andrew. The day will be known as Henefactors' Bay, and will be celebrated every year
in the future.

morning, and with it two lives were lost.

To Be Built at Madison Avenue and Fortycorner of Forty-second street and Madison ave-

In order to place banks upon a dividend paying basis in communities where banking is overdone, the Comptroller suggests the necessity which banks have found of curtailing expenses by either a reduction of the capital stock or a consolidation of banking interests which would also have a tendency to check reckless banking, springing from an unwholesome competition of rival concerns to obtain business which could be all handless and search of the control of the compression of the control of

bowever.
The hotel proprietor says he is sure Zimmerman had the money when he left the hotel.
Zimmerman is positive that two friends walked
with him for some distance. He went to steep in
the Fatchogue lumber yard, and when he woke
up he at once thought of his big roll of money. It
was gone. A few papers, including a note, were
still in his pocket. Mr. Zimmerman has employed a detective.

Pendants, Brooches, Earrings, Rings, Studs, Hair Ornaments, etc.

Some Scarcely Seven Years of Age Their Adrollmens Often Defles Detection-Generally Released, When Caught, After Seing Beprived of Their Pinnder-Three Impenitent Little Girls Arraigned, Regularly every year, about six weeks before

JUVENILE SHOPLIFTERS.

THEY INFEST THE STORES ON THE

EAST SIDE.

the holidays, the east side storekeepers are troubled with a plague of shoplifters. They are not the grown-up thieves, that infest the stores all the year round. These people discretely retire about Christmas time, because of the extra precautions taken by the storekeepers to guard against their depredations, but in their places comes a tribe of youngsters, who, on account of their numbers, are able to carry off hundreds of dollars' worth of stuff every week. They infest nearly every nook and corner of the big stores, taking anything they can lay their hands on, and taking it with a dexterity which indicates experience in the art of shoplifting. These youngsters range in age from 7 to 15 years, and the combined efforts of the police of the Eldridge street station, detectives from Police Headquarters, private detectives chgaged by the owners of the big dry goods establishments, and a host of Gerry society agents, have not rid the community of them. They flock in large numbers to Ridley's es-

tablishment, and, during the past week dozens of them have been stopped at the door by saleswomen and floor walkers, relieved of loads of stockings, gloves, small articles of bric-Abrac and toys, and then permitted to go free, Some of the little thieves are so small that, when they stand close up to the counters, they cannot be seen by those behind. In the holiday season the counters are piled up with small ar-ticles, and it is the simplest thing in the world for these children to sneak up to the counter, steal something from it, and get away without being observed. It has been in the loss of small ten and fifteen cent articles that the stores have suffered most. The children can easily conceal three or four dollars' worth of such stuff about their persons without making its presence apparent, and when some thirty or forty youngsters have been working a store in this way, and only ten or a dozen of them are captured, the loss is bound to be heavy, particularly as the thieves, after getting rid of their loads, generally return once more to the store for another batch of booty.

For a fortnight or more past these little

for a forthight or more past these little thieves have been at work. Up to a week ago last Saturday they had not done much harm. That day, however, they raided Ridley's store in large numbers. They plundered right and left, confiscating everything they could get their hands on. Saturday night is always a busy night in an east side dry goods store, and the fact that the saleswomen are continually busy makes it much easier for shoplifters. Half a dozen floor walkers and a few detectives cannot watch forty or fifty children, but they did the best they could, and eleven children, some of them scarcely seven years of age, were collared, taken to a rear room in the store and searched. Never before did the search of a shoplifter bring about such remarkable results. One by one the little shoplifters were examined and their plunder taken from them. When this was done enough articles of small ware had been piled in the middle of the floor to have stocked a notion store. Some of the children cried and begged to be let go home to mamma, but most of the youngsters appalled the searchers by the cool way in which they took their capture. A futile effort was made by the store detective to frighten a couple of the younger girls by painting a horrible picture of prison life. The little ones only laughed, however, and, despairing of doing any good in this way, the detective sent out for policemen, and the entire eleven were placed under arrest.

At the station house most of them broke down and pleaded so hard to be liberated that the detective withdrew the charge against them, and they were sent home in charge of policemen, and they were sent home in charge of policemen, cach one of whom was instructed to advise the parents of the children of the exact state of affairs and to recommend a liberal application of strap, switch, or slipper. During the week several more children were arrested at the store, but none of them ever got as far as the police court. They were all liberated, either at the store or st the station house, a prac thieves have been at work. Up to a week ago last Saturday they had not done much harm.

A big hotel is to be put up at the northwest corner of Forty-second street and Madison avenue by Hawk & Wetherbee, proprietors of the Windsor. The new hotel will be built on the site of the Hotel Weilington and will have a frontage of about 125 feet on Madison avenue and the same on Forty-second street. It will be fourteen stories high, and the architecture will be of the French renaissance style. The materials used will be light-colored brick and stone. The building will be begun next May, and it is expected that it will be completed by the fall of 1896. The hotel will contain from \$0.00 to 400 rooms, and the cost is estimated at from \$1,000,000 to \$1,500,000. The architect is Henry J. Hardenbergh, who designed the Waldorf, and who is the architect of the new hotel which John Jacob Astor will build adjoining the Waldorf. No name has been selected for the hotel.

The situation of the new hotel will demand special accommodiations for transient guests and Hawk & Wetherbee will cater particularly for this class. The restaurant will be one of the features of the new hotel, being 116 feet in length, nearly the length of the hotel, and \$5 feet wide. On the parlor floor will be the dining room for the regular guests. Adjoining this will be a room where the guests may linger over their coffee and cigars and listen to the music. The main entrance will be on Forty-second street.

The Hotel Weilington site was purchased two years ago from the counters were least sizty little girls in the place on Saturday in the park of them as could be watched were surveillance, and seven who had been seen to take goods from the counters were of these were let go for some unexplained reason, but the other four were marched to the Eldridge between let go for some unexplained reason, but the other four were marched to the Eldridge between let go for some unexplained reason, but the other four were marched to the Eldridge between let go for some unexplained reason, but the other four were marched to take goods from the counters were to take

haired child, who curtly informed the Sergeant that she wasn't "a-coin' ter give herseif away by teilin' no address." The little Foster girl broke down when the Sergeant tool her she'd have to be locked up in a cold cell all night, and begged to be allowed to go home. Her pleadings finally softened the heart of the detective, and the charge against her was withdrawn. The others, however, seemed to enjoy the novelty of a night in the station house, and were giggling merrily when the matron took them in charge.

They were arraigned in the Essex Market Police Court yesterday, and volumnious affidavits charging them with the thefits of \$4.50 worth of stockings, gloves, mittens, and small articles were brought against them. The effort of Justice Simms to impress the girls with the enormity of their offences was a signal failure. They didn't giggle as they did in the station house, but they showed no evidences of penitence, and so the Court held them all without ball for examination to-morrow. In the mean time the tierry society will have them in charge. One of the detectives in Ridley's establishmena, said to a reporter yesterday:

"This thing gets worse and worse every year. These children come in awarms, and, unlike the professionals who have been at it for years, they have no fear of consequences to deter them from taking risks. Small articles are their prey. They snap them up like lightning and conceal them under their dresses and in their nockets. No amount of vigiliance on the part of one or twenty detectives can protect a store from these little thieves. It is absolutely impossible to watch them all, and when the store is crowded, as it is always now that the holidays are coming, and particularly on Saturday nights, they can do practically what they please. I know for a fact that one night a short time ago over \$100 worth of stoff was taken from counters in this store and successfully got ounside. and on that same night nearly a dozen children were interesting the summary of the store and to the second as a s

Toe Smart for the Police.

Mayor Sanford's crusade against Sunday liquor selling in Long Island City was continued yesterday, and the police reserves were on duty in citizens' dress the greater part of the day, Inepite their vigilance, however, there was only one excise error, that of Bernard Ipp of 367 Jackson avenue. He was admitted to half the sum of \$ 500. There were fourteen excise arrests has Sunday, and yesterlay the salout keepers, profiting by experience, posted entinging at the side doors and defied the police.

FLINT'S FINE FURNITURE. FOR SOCIAL TIMES.

Just now, at the beginning of the winter's round or social picasures, it is worth while to see the beautiful little coffee and affernoon wa tables we are showing. they are of the most graceful forms and are exqui sitely finished. Our card tables are made in many handaoste siyles. Reception chairs in French and English designs, "conversation" chairs, and gossipytoking easy chairs are all shown. We warrant our work to be of the highest quality.

"BUY OF THE MAKER."

CEO. C. FLINT CO.,

49, 46, AND 47 WEST SED ST. NEAR BROADWAY,